

00376

Michael Zachyrias Freeman



You need to write your Customer Reference Number on every document you send us.

 Student Finance England
PO Box 210
Darlington
DL1 9HJ

www.gov.uk/studentfinance
0300 100 0607

 /sf_england  /SFEEngland

24 September 2026

Customer Reference Number: 

Dear Mr Freeman

Student Finance for Academic Year 2026/27

Your current course details:

University or College: OPEN UNIVERSITY

Campus Name: MILTON KEYNES

Course: BDEG-HON BSc (Honours) Combined STEM R28

This offer of student finance replaces any offer you have received in the past.

The entitlement shown below is based on you studying **60** credits this academic year.

The total amount to be paid to your university or college:	£4088.00
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The total amount to be paid to you:	£5415.00
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This entitlement may change once the number of credits you're studying this year has been confirmed by your university or college which may be after the start of your course.

This letter details how your student finance total is made up and when to expect payments to be made to your university or college. We have also included a list of Frequently Asked Questions to help answer any questions you might have about student finance and a University or College Payment Advice page.

Next steps you must take when you get to university or college

- If you register at your university or college in person you should take this letter with you. Your university or college may need to see this before they can confirm your attendance to us. Your first payment will **only** be made after your attendance has been confirmed to us by your university or college.



Yours sincerely

Student Finance England

Your Student Finance Breakdown

24 September 2026

Name: Michael Zachyrias Freeman
Customer Reference Number: [REDACTED]

You will need to pay back the Tuition Fee and Maintenance Loan.

Please see 'Your Payment Timetable' for breakdown of your total Tuition Fee Loan payments for academic year.

Tuition Fees for current course

Tuition Fee Amount:	£4088.00
Tuition Fee Loan available to you:	£4088.00
Tuition Fee Loan to be paid to your university or college:	£4088.00

The **total** amount we will pay to your university or college:
£4088.00

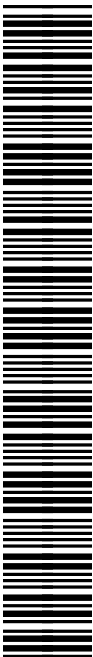
Maintenance Loan

Loan not based on household income:	£2524.00
Plus loan based on household income:	£2891.00
Equals loan available to you:	£5415.00
Loan requested:	£5415.00
Loan to be paid to you:	£5415.00

The **total** amount we will pay to you:
£5415.00

The Department for Work and Pensions and organisations such as Local Authorities won't count £2291.00 of the maximum Maintenance Loan for living costs as student income when they work out what means-tested benefits you can get.

Beware of fraudulent emails from anyone claiming to be Student Finance England. We will **never** ask you to update your bank details or verify your student account details by email.



Your Payment Timetable

24 September 2026

Name: Michael Zachyrias Freeman
Customer Reference Number: [REDACTED]

Your current course details:

University or College: OPEN UNIVERSITY
Campus Name: MILTON KEYNES
Course: BDEG-HON BSc (Honours) Combined STEM R28

Payment Timetable for Maintenance Loan to be paid to you

We'll make your Maintenance Loan payments into the following bank or building society account:

Sort Code [REDACTED]	Account Number [REDACTED]
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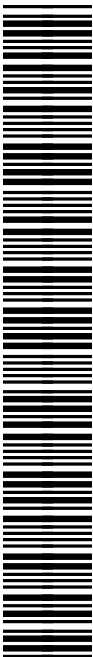
The first four digits of your account number are not shown for security reasons. If any of these details are incorrect you must let us know immediately.

Before receiving your first payment:

- 1. Your university or college must confirm your attendance to us.
- 2. Once attendance is confirmed, the payment will take 3 to 4 working days to reach your account.

Expected payment date	Amount	Payment type
19/10/2026 - 23/10/2026	£1786.95	Maintenance Loan
18/01/2027	£1786.95	Maintenance Loan
15/04/2027	£1841.10	Maintenance Loan
Total	£5415.00	

You won't be paid any earlier than your expected payment date(s) shown in the above table.



Payment Timetable for Tuition Fee Loan to be paid to your university or college

Expected payment date	Amount	University or college to be paid	Course
21/10/2026	£1022.00	OPEN UNIVERSITY	BSC (HONOURS) COMBINED STEM R28-ENG-OCT
03/02/2027	£1022.00	OPEN UNIVERSITY	BSC (HONOURS) COMBINED STEM R28-ENG-OCT
05/05/2027	£2044.00	OPEN UNIVERSITY	BSC (HONOURS) COMBINED STEM R28-ENG-OCT
Total	£4088.00		

Frequently Asked Questions

How is my student finance entitlement worked out?

You can find out how your student finance entitlement is worked out at www.gov.uk/studentfinance

How do I change the amount of loan I want to take out?

The quickest and easiest way to increase or decrease the amount of loan you would like, up to the maximum awarded, is online. Just login to your account at www.gov.uk/studentfinance

How is my Tuition Fee Loan paid?

Your Tuition Fee Loan will be paid directly to your university or college in three instalments within the academic year. The payments are made after we receive confirmation from your university or college that you have been in attendance for two weeks from the start of the course.

What else do I need to know about tuition fees?

You'll be liable for your Tuition Fee Loan two weeks after the first day of term 1, and at the start of term 2 and 3, not the date when the instalment is paid to your university or college.

Liability date	% of Tuition Fee loan that you will be liable for
First day of Term 1	25%
First day of Term 2	25%
First day of Term 3	50%

If you are unsure when your term starts please contact your university or college.

How is the interest on my loan calculated?

Interest is added to your loan balance from the day the first loan payment is made. You can find out more about this and the current interest rate at www.gov.uk/repaying-your-student-loan

When do I pay back my loan?

When you repay your loan can vary depending on when you started your course. You can find out more information about your specific repayment terms at www.gov.uk/repaying-your-student-loan

What if my bank details change?

You can update your bank details at any time by logging into your student finance account and following the online instructions or by calling us.

Important: you must leave 5 working days between updating your bank details and your next payment date to ensure your payment is made into the correct account.

What if my place of study or course changes?

You must let us know if you change course or change your university or college as this may affect your student finance entitlement. The quickest and easiest way to tell us about a change is online. Just log into your account at www.gov.uk/studentfinance

What if I leave or suspend my studies?

You must let your university or college know if you plan to leave or suspend your studies. This may affect your student finance entitlement. We will then reassess your student finance entitlement up to the date you left or suspended your studies. If you have been overpaid we will contact you.

Am I entitled to a Tuition Fee Waiver?

If you are entitled to a Tuition Fee Waiver your university or college will contact you separately to let you know. If they have told you that you will get a Tuition Fee Waiver we will send you another Student Finance Entitlement letter once this has been processed.



Will the Department for Work and Pensions reduce my benefits because I am receiving student maintenance support?

The Department for Work and Pensions (DWP) and organisations such as Local Authorities won't take into account the Special Support Element of your Maintenance Loan for living costs as student income when they calculate what means-tested benefits you're entitled to. This is because DWP consider the Special Support Element to be for course costs rather than for maintenance. Course costs include the costs of books, equipment, travel or childcare.

University or College Payment Advice

Please keep this letter in a safe place.

This letter should be given to your university or college should they ask for it.



Student Support Number: SFDU20126630T

24 September 2026

Name: Michael Zachyrias Freeman
Customer Reference Number: [REDACTED]

Your current course details:

University or College: OPEN UNIVERSITY
Campus Name: MILTON KEYNES
Course: BDEG-HON BSc (Honours) Combined STEM R28

Tuition Fees

Payment Timetable for Tuition Fee Loan

This will be paid directly to your university or college.

Expected payment date	Amount	University or college to be paid	Course
21/10/2026	£1022.00	OPEN UNIVERSITY	BSC (HONOURS) COMBINED STEM R28-ENG-OCT
03/02/2027	£1022.00	OPEN UNIVERSITY	BSC (HONOURS) COMBINED STEM R28-ENG-OCT
05/05/2027	£2044.00	OPEN UNIVERSITY	BSC (HONOURS) COMBINED STEM R28-ENG-OCT
Total	£4088.00		

Student Finance Summary

Michael Zachyrias Freeman will also receive the following student finance for academic year 2026:

Maintenance Loan £5415.00

